

Cyb.er/sho:pp.ing

Protecting yourself when buying online

With a few key strokes and the click of a mouse you can shop at home from your computer. Sounds great, right? No traffic. No parking problems. No lines or crowds. No hassles with the weather.

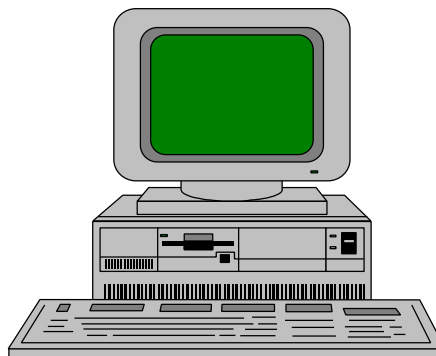
Online shopping can give new meaning to convenience and choice. But, before you visit your favorite boutique on the Net, take precautions to make your cybershopping experience safe.

The b@sics

✓ Think security, starting with your connection—the way your computer connects through telephone wires to contact the Internet—and your browser—the software that acts like a telephone to receive information on the Internet.

Unsecured information sent over the Internet can be intercepted. That's why you should consider a secure browser, which will encrypt or scramble purchase information. Use a secure browser that complies with

industry standards, such as Secure Sockets Layer (SSL) or Secure Hypertext Transfer Protocol (SHTTP). These often are included with Internet connection services. The credit and charge card industry is working on an enhanced level of security using Secured Electronic Transactions (SET). SET protocol provides a highly encrypted communication between



card issuers, merchants and card members. If you don't have encryption software to assure the security of your transaction, consider calling the company's 800 number, faxing your order, or paying by check or money order.

✓ Shop with companies you know. If you'd like to try a new

merchant, ask for a paper catalog or brochure to get a better idea of their merchandise and services. Determine the company's refund and return policies before you place an order.

✓ Never give out your Internet password.

Be original when creating your password(s). Consider using a combination of numbers, letters, and symbols, or use a phrase to remember it. For example: UR2G\$48*—"You are to give money for eight stars."

Avoid using established numbers for your password, such as your house number, birth date, or a portion of your telephone or Social Security numbers. It's a good idea to use different passwords to access specific areas on the Internet, such as the World Wide Web.

✓ Be cautious if you're asked to supply personal information, such as your Social Security number, to conduct a transaction. It's rarely necessary and should

raise a red flag. The Internet provides a valuable information service for consumers. But some con artists who have used telemarketing, infomercials, newspapers, magazines, and the mail to attract consumers are turning to the Internet and online services to promote their scams.

✓ Pay close attention to the information you're entering when you place an order. For example, an additional keystroke could get you 10 shirts when you wanted only one. Check to make sure the shipping charge is acceptable to you and all charges are calculated correctly.

✓ Make a note of the company's shipping time. If you need the merchandise earlier, ask if your order can be "expressed" for an additional fee.

The same laws that protect you when you shop by phone or mail apply when you shop in cyberspace: Under the law, a company should ship your order within the time stated in its ads. If no time is promised, the company should ship your order within 30 days after receiving it, or give you an "option notice." This notice gives you the choice of agreeing to the delay or canceling your order and receiving a prompt refund.

There is one exception to the 30-day rule. If a company doesn't promise a shipping time, and you are *applying for credit* to pay for your purchase, the company

has 50 days after receiving your order to ship.

✓ Should you decide to pay by credit or charge card, your transaction will be protected by the Fair Credit Billing Act. Some cards may provide additional warranty or purchase protection benefits. If you're not comfortable entering your credit or charge card account number, call it into the company's 800 number, or fax it.

✓ Print out a copy of your order and confirmation number for your records.

The Fair Credit Billing Act

Whether you're buying online, by phone, mail, or in person at a store, using your credit or charge card to pay offers some protections.

Errors

If you find a billing error on your monthly credit or charge card statement, you may dispute the charge and withhold payment in that amount while the error is in dispute. The error might be a charge for the wrong amount, for something you didn't accept, or for something that wasn't delivered as agreed.

To dispute a charge:

- Write to the creditor at the special address indicated on the monthly statement for "billing inquiries." Include your

name, address, and credit or charge card number, and describe the billing error.

- Send your letter as soon as possible. It must reach the creditor within 60 days after the first bill containing the error was mailed to you.

The creditor must acknowledge your complaint in writing within 30 days of receiving it, unless the problem has already been resolved. The creditor must resolve the dispute within two complete billing cycles—but not more than 90 days—after receiving your letter.

Unauthorized charges

If your credit or charge card is used without your authorization, you can be held liable for up to \$50 per account. If you report the loss of your card **before it is used**, you are not liable for any unauthorized charges.

For more information on current consumer topics, contact the Bureau of Consumer Protection at:

(800) 422-7128

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL:

datcphonenumber@datcp.state.wi.us

WEBSITE:

<http://datcp.state.wi.us/>

(Information taken from the Federal Trade Commission brochure: Cyb.er/sho.pp.ing)